

HOPTON AND COTON PARISH COUNCIL RISK ASSESSMENT MARCH 2021

| RISK IDENTIFICATION | LOSS EVALUATION | RISK ELIMINATION / MINIMISATION | RISK LEVEL |
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| 1. INSURANCE a) Public liability (statutory) | HPC could be legally liable for accidental injury or accidental damage to the property of another party | Continue existing cover £10 million | Low because of measures put in place |
| b) Employer's liability (statutory) | No insurance in place or non-compliance with Employment Laws or Inland Revenue requirements | Continue existing cover £ 10 million | Low because of measures put in place |
| c) Money | Crossed cheques could go missing in the post or in transit to the bank whilst in the custody of the Clerk or from the Clerk's home where cheques and cash are kept overnight | Continue existing cover: £2,500 for negotiable money in transit £10,000 for negotiable money on premises during business hours £10,000 for a locked safe limit £2,500 for negotiable money on person and not in a locked safe outside business hours £2,500 maximum amount of negotiable money carried by any one person £2,500 for Maximum amount of negotiable money at the residence of any insured person £250,000 non-negotiable money limit | Low because of measures put in place |
| d) Fidelity guarantee | HPC could have money stolen from its possession by a council employee i.e. the Clerk or the village hall booking secretary | Continue existing cover £ 100,000 | Low because of measures put in place |
| e) Property | Loss of hiring income due to the hall being unavailable | £10,000 loss of revenue (12 months indemnity period) £10,000 increased cost of working | Medium |
| f) Official's indemnity | | Continue existing cover £15 million | Low |

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| g) Libel and Slander | Loss of reputation | Continue existing cover of £500,000 in any one period of insurance and exercise care in the preparation of council minutes to avoid a claim for libel from a member of the public who feels that what has been said is untrue and defamatory | Low |
| h) Personal Accident | Money claimed from the council in the event of someone being injured whilst engaged in council activities | Continue existing cover of: £100,000 for death £100,000 for loss of limb £100,000 for permanent total disablement £500 payable for up to 104 weeks excluding the first 2 weeks of disablement for temporary total disablement £500 for temporary partial disablement | Medium |
| STAFFING | Loss of services of an employee | Advertise any vacancy immediately (if permanent loss) and request help from a locum clerk to cover temporary loss | Medium |
| PAYMENT ARRANGEMENTS | | Continue with the requirement to report all payments to HPC for approval. Continue with the requirement for signatories to initial both cheques and stubs | Low because of measures put in place |
| RECONCILIATION | | Continue with the requirement that a bank reconciliation should be carried out as soon as bank statements arrive which is then reported back to HPC in the form of Financial Statements A (parish council) and B (village hall), every council meeting | Low because of measures put in place |
| AGENCY ADVICE | | Continue with memberships of SLCC, NALC and SPCA | Low because of measures put in place |

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| PLAYGROUND EQUIPMENT | Serious injury could be incurred if the play equipment is in a poor condition or if there is a hazard e.g. broken glass, in the vicinity. There could be a loss in the use of play equipment in case of emergency repairs | Continue with regular maintenance and safety checks by a Councillor (weekly and report transferred to the Clerk) and by a professional company (e.g. Wicksteed Leisure) once a year | Low now that the playground is insured |
| PRECEPT | The annual precept is not the result of a properly detailed consideration | Continue to review the current year's spending in relation to budget. Look for trends in previous spending. Identify present and foreseeable needs and set a precept accordingly, with full council approval | Low because of measures put in place |
| ACCOUNTING RECORDS | Non-standard and / or non-compliant records are kept | Continue to require adequate, complete and statutory financial records and accounts, preferably on a spread sheet which makes accounting more accurate and which means that spreadsheets can be transferred electronically | Low since the council has not received a "qualified" audit since the arrival of the new Clerk |
| DEADLINES | Non-compliance with statutory deadlines for the completion, approval and submission of accounts and other financial returns | Continue to assure that all accounts and returns are completed and submitted by the required deadlines | Low |
| INTERNAL AUDIT | Non-compliance with internal audit requirements | Appoint an internal auditor annually and publish internal auditor's comments | Low |
| CONTRACTS | A contract may not be robust enough so that compensation can be claimed in the event of poor workmanship | Appoint a councillor to be responsible for contracts | Low |
| ASSETS a) Security and maintenance of buildings and equipment | Equipment is faulty. The village hall is set on fire and undesirable people enter the village hall | Undertake maintenance and repair on a regular basis. Maintain the village hall security lights. Insure contents. Keep main gate locked when hall / grounds are not in use. Have an annual PAT test and fire check. Have an Asbestos check. Have new front doors fitted with security glass and appropriate locks | MEDIUM |

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| b) Asset register | The asset register is out of date | The Asset Register is maintained and accurate | LOW |
| FINANCE | | | |
| a) Customs and Excise | VAT not recovered so HPC suffers a loss of income | Keep careful records of invoices so that VAT can be recovered at least once a year. Ensure that correct values are applied | Low |
| d) Annual budget preparation | Councillors have no clear idea of what has been spent in relation to budget and cannot set a realistic precept | Annual and revised estimated expenditure are approved by HPC | Low because of measures put in place |
| b) Financial controls | Lack of financial control on behalf of HPC | HPC has approved new Financial Regulations. Bank account reconciliations are presented to the council at each meeting as are interim financial reports. The accounts are checked by an Internal Auditor. An Annual Return is sent to an External Auditor. | Low because of measures put in place |
| LEGAL LIABILITY | There is an employment dispute / allegations of discrimination or the fact that correct procedures have not been followed | The Clerk to clarify the legal position where possible. Legal advice should be sought where necessary | Low |
| GOOD GOVERNANCE | The minutes are not a true reflection of what happened in the meeting | The minutes for HPC are received, approved and signed and are to be put on the new web site | Low |
| a) Minute reporting to HPC and the public | | | |
| b) Proper document control | Legal documents go missing. Council business is not documented. Information stored on HPC's computer is not backed up. Inadequate storage for Council documents | Legal documents are held by the Clerk or deposited with independent solicitors. All council business is documented in writing and appropriately filed. Papers are available under the Freedom of Information Act | Low |

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| OFFICE EQUIPMENT AND DOCUMENT SECURITY | Intruders can reach the HPC lap-top and scanner. Files are not backed up. Files are not backed up to a computer on a different site. Filed documents are not secure | Equipment is housed at the Clerk's dwelling behind two lockable doors. Files on memory stick are transferred to PC's laptop regularly. All files are also stored on a small personal laptop which is kept at a second property owned by the Clerk. | LOW |
| COUNCILLOR PROPRIETY | Register of Interests and gifts are not properly maintained | The Register of Interests are compiled, signed and held centrally. Declarations of interest are minuted at meetings alongside requests for Dispensations. | Low |
| SALARY PAYMENTS | Payments are not made in accordance council regulations | Information is passed on regularly to our pay roll company. Extra payments are properly documented | Low |
| THE CONDUCT OF MEETINGS | Meetings are not conducted legitimately. Agendas are not sent out on time or do not give sufficient detail | Ensure that all ordinary council meetings are conducted legitimately. Ensure that agendas are sent out on time and are explicit. Where members disagree with the advice of the Clerk, such disagreement is recorded | Low because of measures put in place |
| TOWN AND COUNTRY PLANNING | Councillors are not properly consulted on planning applications | Planning applications are dealt with at meetings if deadlines allow, otherwise, applications are communicated by email with clear deadlines for response. Controversial applications are dealt with at special meetings | Low |

Review Date: end of February 2022

N.B. Insurance will be renewed during March 2022